

INST/2014/
April 25, 2014

PLS Ratio	
Share of Mudarib	Rabb ul Maal
40%	60%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR MAY 2014

Local Currency

	Payment Frequency	Weightages
7 Days Notice	7 Days	0.00202
Saving Accounts	Six monthly	0.00268
Saving Accounts		
Albaraka Business Plus	Monthly Payments	0.00005

Saving Accounts	Payment Frequency	Weightages
0 to 4,999,999	Monthly Payments	0.00268
5,000,000 to 9,999,999	Monthly Payments	0.00282
10,000,000 to 49,999,999	Monthly Payments	0.00312
50,000,000 to 99,999,999	Monthly Payments	0.00330
100,000,000 and above	Monthly Payments	0.00367

Mudaraba Premium Plus - for individuals	Payment Frequency	Weightages
0 to 999,999	Monthly Payments	0.00275
1,000,000 to 4,999,999	Monthly Payments	0.00330
5,000,000 to 9,999,999	Monthly Payments	0.00404
10,000,000 to 24,999,999	Monthly Payments	0.00440
25,000,000 to 49,999,999	Monthly Payments	0.00477
50,000,000 to 99,999,999	Monthly Payments	0.00514
100,000,000 to 149,999,999	Monthly Payments	0.00532
150,000,000 to 199,999,999	Monthly Payments	0.00550
200,000,000 to 249,999,999	Monthly Payments	0.00561
250,000,000 to 499,999,999	Monthly Payments	0.00576
500,000,000 and above	Monthly Payments	0.00587

Mudaraba Premium Plus - for Business / Corporate	Payment Frequency	Weightages
0 to 9,999,999	Monthly Payments	0.00330
10,000,000 to 29,999,999	Monthly Payments	0.00440
30,000,000 to 49,999,999	Monthly Payments	0.00477
50,000,000 to 149,999,999	Monthly Payments	0.00514
150,000,000 to 249,999,999	Monthly Payments	0.00569
250,000,000 to 299,999,999	Monthly Payments	0.00587
300,000,000 to 399,999,999	Monthly Payments	0.00605
400,000,000 to 499,999,999	Monthly Payments	0.00624
500,000,000 and above	Monthly Payments	0.00642

Incentive Accounts		
0 to 99,999	Six Monthly	0.00275
100,000 to 9,999,999	Six Monthly	0.00330
10,000,000 to 49,999,999	Six Monthly	0.00451
50,000,000 and above	Six Monthly	0.00550



Khazana Account	Payment Frequency	Weightages
0 to 249,999	Monthly / Quarterly	0.00275
250,000 to 4,999,999	Monthly / Quarterly	0.00349
5,000,000 to 9,999,999	Monthly / Quarterly	0.00440
10,000,000 to 24,999,999	Monthly / Quarterly	0.00477
25,000,000 to 49,999,999	Monthly / Quarterly	0.00495
50,000,000 to 99,999,999	Monthly / Quarterly	0.00514
100,000,000 to 249,999,999	Monthly / Quarterly	0.00550
250,000,000 to 399,999,999	Monthly / Quarterly	0.00587
400,000,000 to 499,999,999	Monthly / Quarterly	0.00624
500,000,000 and above	Monthly / Quarterly	0.00642

Mahana Barkah Account	Payment Frequency	Weightages
Rs 0 to 9,999	Monthly Payments	0.00268
Rs 10,000 to 4,999,999	Monthly Payments	0.00550
Rs 5,000,000 Above	Monthly Payments	0.00268

Tifl-Young Saver Account	Payment Frequency	Weightages
Tifl-Young Saver Account	Quarterly	0.00293

Senior Citizen Account	Payment Frequency	Weightages
Rs 0 to 249,999	Monthly Payments	0.00275
Rs 250,000 to 999,999	Monthly Payments	0.00293
Rs 1,000,000 to 4,999,999	Monthly Payments	0.00404
Rs 5,000,000 to 9,999,999	Monthly Payments	0.00477
Rs 10,000,000 and above	Monthly Payments	0.00514

Term Deposits	Payment Frequency	Weightages
1Month		
0 to 49,999	At Maturity	0.00422
50,000 to 499,999	At Maturity	0.00426
500,000 to 999,999	At Maturity	0.00429
1,000,000 to 2,999,999	At Maturity	0.00433
3,000,000 to 4,999,999	At Maturity	0.00437
5,000,000 to 9,999,999	At Maturity	0.00440
10,000,000 to 14,999,999	At Maturity	0.00448
15,000,000 to 49,999,999	At Maturity	0.00459
50,000,000 to 99,999,999	At Maturity	0.00477
100,000,000 to 199,999,999	At Maturity	0.00495
200,000,000 to 499,999,999	At Maturity	0.00550
500,000,000 and above	At Maturity	0.00624
3Months		
0 to 49,999	At Maturity	0.00459
50,000 to 499,999	At Maturity	0.00477
500,000 to 999,999	At Maturity	0.00484
1,000,000 to 2,999,999	At Maturity	0.00499
3,000,000 to 4,999,999	At Maturity	0.00514
5,000,000 to 9,999,999	At Maturity	0.00532
10,000,000 to 14,999,999	At Maturity	0.00543
15,000,000 to 49,999,999	At Maturity	0.00558
50,000,000 to 99,999,999	At Maturity	0.00587
100,000,000 to 199,999,999	At Maturity	0.00605
200,000,000 to 499,999,999	At Maturity	0.00642
500,000,000 and above	At Maturity	0.00660
6Months		
0 to 49,999	At Maturity	0.00477
50,000 to 499,999	At Maturity	0.00484
500,000 to 999,999	At Maturity	0.00495
1,000,000 to 2,999,999	At Maturity	0.00514
3,000,000 to 4,999,999	At Maturity	0.00521

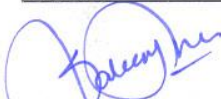
5,000,000 to 9,999,999	At Maturity	0.00536
10,000,000 to 14,999,999	At Maturity	0.00550
15,000,000 to 49,999,999	At Maturity	0.00569
50,000,000 to 99,999,999	At Maturity	0.00591
100,000,000 to 199,999,999	At Maturity	0.00605
200,000,000 to 499,999,999	At Maturity	0.00660
500,000,000 and above	At Maturity	0.00690
1Year - Monthly		
0 to 49,999	Monthly	0.00514
50,000 to 499,999	Monthly	0.00521
500,000 to 999,999	Monthly	0.00532
1,000,000 to 2,999,999	Monthly	0.00543
3,000,000 to 4,999,999	Monthly	0.00550
5,000,000 to 9,999,999	Monthly	0.00587
10,000,000 to 14,999,999	Monthly	0.00594
15,000,000 to 49,999,999	Monthly	0.00605
50,000,000 to 99,999,999	Monthly	0.00631
100,000,000 to 199,999,999	Monthly	0.00660
200,000,000 to 499,999,999	Monthly	0.00664
500,000,000 and above	Monthly	0.00668
1Year - Quarterly		
0 to 49,999	Quarterly	0.00569
50,000 to 499,999	Quarterly	0.00583
500,000 to 999,999	Quarterly	0.00591
1,000,000 to 2,999,999	Quarterly	0.00609
3,000,000 to 4,999,999	Quarterly	0.00627
5,000,000 to 9,999,999	Quarterly	0.00635
10,000,000 to 14,999,999	Quarterly	0.00642
15,000,000 to 49,999,999	Quarterly	0.00649
50,000,000 to 99,999,999	Quarterly	0.00664
100,000,000 to 199,999,999	Quarterly	0.00671
200,000,000 to 499,999,999	Quarterly	0.00675
500,000,000 and above	Quarterly	0.00682
1Year - Maturity		
0 to 49,999	At Maturity	0.00572
50,000 to 499,999	At Maturity	0.00591
500,000 to 999,999	At Maturity	0.00627
1,000,000 to 2,999,999	At Maturity	0.00646
3,000,000 to 4,999,999	At Maturity	0.00664
5,000,000 to 9,999,999	At Maturity	0.00668
10,000,000 to 14,999,999	At Maturity	0.00671
15,000,000 to 49,999,999	At Maturity	0.00675
50,000,000 to 99,999,999	At Maturity	0.00679
100,000,000 to 199,999,999	At Maturity	0.00682
200,000,000 to 499,999,999	At Maturity	0.00693
500,000,000 and above	At Maturity	0.00715
2Years	At Maturity	0.00598
3Years	Monthly	0.00583
3Years	Quarterly	0.00587
3Years	At Maturity	0.00624
5Years	Monthly	0.00624
5Years	Quarterly	0.00660
5Years	At Maturity	0.00697

Mahana Amadni Scheme	Payment Frequency	Weightages
1 year		
0 to 49,999	Monthly	0.00514
50,000 to 499,999	Monthly	0.00521
500,000 to 999,999	Monthly	0.00532
1,000,000 to 2,999,999	Monthly	0.00543
3,000,000 to 4,999,999	Monthly	0.00550
5,000,000 to 9,999,999	Monthly	0.00587
10,000,000 to 14,999,999	Monthly	0.00594
15,000,000 to 49,999,999	Monthly	0.00605



50,000,000 to 99,999,999	Monthly	0.00631
100,000,000 to 199,999,999	Monthly	0.00660
200,000,000 to 499,999,999	Monthly	0.00668
500,000,000 and above	Monthly	0.00679
2 year	Monthly	0.00576
3 year	Monthly	0.00583
4 year	Monthly	0.00587
5 year	Monthly	0.00624

AMI Deposits	Payment Frequency	Weightages
3 Months		
0 to 49,999	At Maturity	0.00459
50,000 to 499,999	At Maturity	0.00477
500,000 to 999,999	At Maturity	0.00484
1,000,000 to 2,999,999	At Maturity	0.00499
3,000,000 to 4,999,999	At Maturity	0.00514
5,000,000 to 9,999,999	At Maturity	0.00532
10,000,000 to 14,999,999	At Maturity	0.00543
15,000,000 to 49,999,999	At Maturity	0.00558
50,000,000 to 99,999,999	At Maturity	0.00587
100,000,000 to 199,999,999	At Maturity	0.00605
200,000,000 to 499,999,999	At Maturity	0.00642
500,000,000 and above	At Maturity	0.00660
6 Months		
0 to 49,999	At Maturity	0.00477
50,000 to 499,999	At Maturity	0.00484
500,000 to 999,999	At Maturity	0.00495
1,000,000 to 2,999,999	At Maturity	0.00514
3,000,000 to 4,999,999	At Maturity	0.00521
5,000,000 to 9,999,999	At Maturity	0.00536
10,000,000 to 14,999,999	At Maturity	0.00550
15,000,000 to 49,999,999	At Maturity	0.00569
50,000,000 to 99,999,999	At Maturity	0.00591
100,000,000 to 199,999,999	At Maturity	0.00605
200,000,000 to 499,999,999	At Maturity	0.00660
500,000,000 and above	At Maturity	0.00690
1 Year		
0 to 49,999	Six Monthly	0.00572
50,000 to 499,999	Six Monthly	0.00587
500,000 to 999,999	Six Monthly	0.00594
1,000,000 to 2,999,999	Six Monthly	0.00613
3,000,000 to 4,999,999	Six Monthly	0.00631
5,000,000 to 9,999,999	Six Monthly	0.00638
10,000,000 to 14,999,999	Six Monthly	0.00646
15,000,000 to 49,999,999	Six Monthly	0.00653
50,000,000 to 99,999,999	Six Monthly	0.00668
100,000,000 to 199,999,999	Six Monthly	0.00675
200,000,000 to 499,999,999	Six Monthly	0.00679
500,000,000 and above	Six Monthly	0.00686
2 Years	Six Monthly	0.00583
3 Years	Six Monthly	0.00594
5 Years	Six Monthly	0.00697


Muhammad Saleem Khan
 AVP Finance


Tamim Shabbir
 Chief Financial Officer


Justice Khalil-ur-Rehman
 Shariah Advisor

INST/2014/
April 25, 2014

PLS Ratio

Share of Mudarib	Rabb ul Maal
60%	40%

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES FOR MAY 2014

FOREIGN CURRENCY

Saving Account	Payment Frequency	Weightages
USD 0 to 50,000	Monthly	0.00320
USD 50,001 to 100,0000	Monthly	0.00640
USD 100,001 to 200,0000	Monthly	0.00960
USD 200,001 to 500,0000	Monthly	0.03199
USD 500,001 and above	Monthly	0.06398
GBP Saving (Below £ 1,000/-)	Monthly	0.00320
GBP Saving (Above £ 1,000/-)	Monthly	0.00640
EURO Saving (Below € 1,000/-)	Monthly	0.00320
EURO Saving (Above € 1,000/-)	Monthly	0.00640
JPY Saving (Below ¥ 1,000/-)	Monthly	0.00320
JPY Saving (Above ¥ 1,000/-)	Monthly	0.00640
UAE Saving (Below AED 5,000/-)	Monthly	0.00128
UAE Saving (Above AED 5,000/-)	Monthly	0.00320

Term Deposits	Payment Frequency	Weightages
USD 1 Month 0 to 500,000	At Maturity	0.01599
USD 1 Month 500,001 to 1,000,000	At Maturity	0.04798
USD 1 Month 1,000,001 and above	At Maturity	0.06398
USD 3 Months 0 to 500,000	At Maturity	0.03071
USD 3 Months 500,001 and above	At Maturity	0.08957
USD 6 Months 0 to 500,000	At Maturity	0.04159
USD 6 Months 500,001 and above	At Maturity	0.09277
USD 1 Year & above 0 to 500,000	At Maturity	0.05438
USD 1 Year & above 500,001 and above	At Maturity	0.09597

Term Deposits	Payment Frequency	Weightages
GBP 1 Month	At Maturity	0.00960
GBP 3 Months	At Maturity	0.02399
GBP 6 Months	At Maturity	0.03039
GBP 1 Year & above	At Maturity	0.03199



Term Deposits	Payment Frequency	Weightages
EURO 1 Month	At Maturity	0.00960
EURO 3 Months	At Maturity	0.02399
EURO 6 Months	At Maturity	0.03039
EURO 1 Year & above	At Maturity	0.03199

Term Deposits	Payment Frequency	Weightages
UAE Dirham 1 Month	At Maturity	0.00640
UAE Dirham 3 Months	At Maturity	0.00704
UAE Dirham 6 Months	At Maturity	0.00768
UAE Dirham 1 Year & above	At Maturity	0.00960

Term Deposits	Payment Frequency	Weightages
JPY Dirham 1 Month	At Maturity	0.00960
JPY Dirham 3 Months	At Maturity	0.02399
JPY Dirham 6 Months	At Maturity	0.03039
JPY Dirham 1 Year & above	At Maturity	0.03199



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Tamim Shabbir
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